

PATENT  
Attorney Docket No. 47004.000059

an interface to a customer terminal, the customer terminal being located remotely from a bank;

an automated banking system connected to the customer terminal interface via a communication link, the automated banking system being located remotely from the customer terminal interface; and

C<sup>1</sup>  
an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, the check clearing system being located remotely from the automated banking system, wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal, and wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of the customer payee.

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15. (Three times amended) A method for allowing a bank customer to deposit the value of conventional checks into a bank account from a location that is remotely situated with respect to a bank, comprising:

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- (a.) receiving conventional checks payable to a bank customer payee;
  - (b.) logging the bank customer payee onto an automated banking system from a customer terminal that is remotely situated with respect to a bank and the automated banking system;
  - (c.) entering transaction data into the customer terminal;

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(d.) processing the discrete value of each check for deposit by the automated banking system; and

(e.) receiving a result of the transaction for each check.

21. (Three times amended) A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction using an automated banking system, wherein the terminal is remotely situated from the automated banking system;

(b.) authorizing a bank customer payee as a user on the automated banking system;

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(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer; and

(d.) processing the transaction for the discrete value of each check.

Marked-up versions of the amended claims detailing insertions and deletions, as required pursuant to 37 C.F.R. 1.121(c)(ii), are included as an Appendix separate from and attached to this Amendment.

Please add the following claims:

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50. A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

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an interface to a customer terminal, the customer terminal being located remotely from a bank, wherein the customer payee controls access to the customer terminal ;

an automated banking system connected to the customer terminal interface via a communication link, the automated banking system being located remotely from the customer terminal interface; and


an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, the check clearing system being located remotely from the automated banking system, wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal, and wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into a demand deposit account of the customer payee.

51. The system of claim 50, wherein the remote customer terminal comprises a personal computer.
52. The system of claim 50, wherein the remote customer terminal comprises a digital image scanner for data entry.
53. The system of claim 52, wherein the digital image scanner comprises optical recognition software to convert machine printed characters to electronic text.
54. The system of claim 50, wherein the remote customer terminal comprises a printer for printing receipts or marking checks.

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55. A method for allowing a bank customer to deposit the value of conventional checks into a bank account from a location that is remotely situated with respect to a bank, comprising:

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- (a.) receiving conventional checks payable to a bank customer payee;
  - (b.) logging the bank customer payee onto an automated banking system from a customer terminal that was previously associated with a demand deposit account of the bank customer payee, wherein the customer terminal is remotely located from the automated banking system, wherein further access to the customer terminal is controlled by the bank customer payee;
  - (c.) entering transaction data into the customer terminal;
  - (d.) processing the discrete value of each check for deposit by the automated banking system from the customer terminal into the associated demand deposit account; and
  - (e.) receiving a result of the transaction for each check.

56. The method of claim 55, wherein the customer terminal comprises a digital image scanner comprising optical recognition software capable of converting machine printed characters to electronic text.

57. The method of claim 56, wherein entering transaction data into the customer terminal comprises scanning the checks using the digital image scanner.

58. The method of claim 55, wherein the result of the transaction in (e.) comprises a provisional credit to the associated demand deposit account.

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59. A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

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- (a.) associating a terminal with a demand deposit account of a bank customer, wherein the terminal is remotely situated from a bank, wherein further the bank customer controls the location of the terminal; thereafter
  - (b.) receiving a request from the bank customer through the terminal for authorization to make a transaction using an automated banking system, wherein the terminal is remotely situated from the automated banking system;
  - (c.) authorizing the bank customer payee as a user on the automated banking system;
  - (d.) receiving transaction data related to the deposit of a conventional check payable to the bank customer into the associated demand deposit account, where the payor is someone other than the bank customer; and
  - (e.) processing the transaction for the discrete value of each check.

REMARKS

The application has been amended in view of the Office Action dated September 11, 2001. Claims 50 through 59 have been added.

**I. Information Disclosure Statement**

It is stated in the Office Action that the references U20-U140, P1 and P2, which were listed on Form PTO-1449 originally filed on January 23, 2001 and resubmitted on August 8, 2001, were not received by the Examiner. Applicants have respectfully resubmitted these references on December 30, 2002. Applicants respectfully request that these references be considered at this time.